

IN THE CLAIMS:

This listing of claims replaces all prior versions and listings of claims in the application. Insertions are shown by underlining and deletions are shown by either strike-through or double brackets. Please amend the claims as follows:

1. (Currently Amended) A computer implemented method of transferring funds from an online account associated with a first user to a recipient online account, the method comprising:

receiving a transfer request from the first user, the transfer request including an amount of funds for transfer from the online account and identification information for a recipient of the funds, the identification information including an electronic message address associated with the recipient;

automatically sending an electronic message to the recipient using the electronic message address, the electronic message indicating that funds are ready for transfer to the recipient and requesting a response from the recipient accepting or rejecting the transfer of funds;

receiving ~~a the~~ response from the recipient accepting or rejecting the transfer of funds wherein ~~upon accepting the transfer of funds,~~ the response includes a request by the recipient to open an account upon an acceptance of the transfer of funds;

sending an electronic message to the first user notifying the first user ~~if whether~~ the recipient rejects the transfer of funds, wherein a rejection of the transfer of funds results in no transfer of the funds;

initiating opening the recipient online account for the recipient upon ~~accepting the acceptance of the transfer of funds;~~ and

receiving information identifying the recipient online account; and

transferring said amount of funds from the first account to the recipient online account associated with the recipient upon the acceptance of the transfer of funds~~if the response indicates acceptance, wherein if the response indicates acceptance, the response includes information identifying the recipient online account.~~

2. (Previously Presented) The method of claim 1, wherein the electronic message address comprises an e-mail address, and wherein the electronic message is an e mail message.

3. (Original) The method of claim 1, wherein the electronic message address includes a user ID associated with the recipient, and wherein the step of automatically sending an electronic message includes initiating an instant message session with the recipient based on the user ID.

4. (Canceled)

5. (Canceled)

6. (Currently Amended) A computer implemented method of transferring funds from an online account for a first user to a recipient online account, the method comprising the steps of:

receiving a transfer request from the first user, the transfer request including an amount of funds for transfer from the first online account and identification information for a recipient of the funds, the identification information including an electronic message address for the recipient, wherein the transfer request further includes a request for identity confirmation using a query;

automatically sending an electronic message to the recipient using the electronic message address, the electronic message indicating that funds are ready for transfer to the recipient and including the request for identity confirmation;

receiving a response from the recipient accepting or rejecting the transfer of funds wherein when the recipient accepts the transfer of funds, the response from the recipient includes identity ~~information confirmation~~ and with an answer to the query ~~responsive to the request for identity confirmation if the recipient accepts the transfer~~;

sending an electronic message to the first user notifying the first user ~~if whether~~ the response from the recipient rejects the transfer;

automatically sending the identity confirmation ~~information~~ to the first user;

receiving from the first user an acceptance or a rejection of the identity confirmation ~~information~~ based on the answer to the query; and

transferring said amount of funds from the first account to the recipient account ~~if~~ when the response from the recipient indicates acceptance and the first user accepts the identity confirmation ~~if an acceptance of the identity information is received from the first user~~.

7. (Previously Presented) The method of claim 6, wherein the request for identity confirmation includes the query, and wherein the identity information from the recipient includes the answer to the query.

8. (Original) The method of claim 1, further including the step of opening the first account in response to a request from the first user to open the first account.

9. (Canceled)

10. (Canceled)

11. (Original) The method of claim 1, wherein the method is implemented in a host server, and wherein the electronic message includes a URL link to the host server.

12. (Withdrawn) A computer implemented method of transferring funds from one online account to another, the method comprising the steps of:

receiving a payment request from a first user, the payment request including an amount of funds for transfer to an online account associated with the first user and identification information for a recipient of the payment request (payor), the identification information including an electronic message address of the payor;

automatically sending an electronic message to the payor using the electronic message address, the electronic message including the amount of funds to be transferred to the first user;

receiving a payment response from the payor indicating acceptance or rejection of the payment request, wherein if the payment response from the payor indicates acceptance of the payment request, the payment response further includes a request for identity confirmation;

sending a second electronic message to the first user indicating whether the payment response from the recipient indicates acceptance or rejection of the payment request; and if the payment response indicates acceptance:

receiving a transfer request from the first user indicating that the funds be transferred to an identified online account associated with the first user, wherein the transfer request from the first user includes identity information responsive to the request for identity confirmation;

automatically sending the identity information to the payor; and
receiving from the payor an acceptance or a rejection of the identity information;
transferring funds to the identified online account from a second account
associated with the payor in response to the transfer request if an acceptance of the identity
information is received from the payor.

13. (Withdrawn) The method of claim 12, wherein the electronic message address is
an e mail address, and wherein the electronic message is an e mail message.

14. (Withdrawn) The method of claim 12, wherein the electronic message address
includes a user ID associated with the payor, and wherein the step of automatically sending an
electronic message includes initiating an instant message session with the payor based on the
user ID.

15. (Canceled)

16. (Withdrawn) The method of claim 12, further including the step of transferring
funds from the identified online account to a user identified credit card account in response to a
request from the first user to withdraw funds from the identified online account.

17. (Withdrawn) The method of claim 12, wherein the payment response further
includes information identifying the second account associated with the payor.

18. (Withdrawn) The method of claim 12, wherein the payment response includes a
request to open an account for the payor, the method further including the steps of
opening the second account; and
depositing funds into the second account.

19. (Canceled)

20. (Withdrawn) The method of claim 12, wherein the method is implemented in a
host server, and wherein the electronic message includes a URL link to the host server.

21. (Withdrawn) The method of claim 12, wherein a plurality of online accounts are associated with the first user, and wherein the identified account is one of the plurality of online accounts.

22. (Withdrawn) The method of claim 21, further including the step of transferring funds from the identified account to a different one of said plurality of accounts in response to a request from the first user.

23. (Currently Amended) In a computer network, a computer system communicably coupled to a database of user accounts, the user accounts including values representing funds maintained by a financial institution on behalf of the users, the computer system executing code for updating the values in the user accounts, the code including instructions for:

processing a transfer request received by the computer system from a first user over the network, the transfer request including an amount of funds for transfer from a first user account associated with the first user and identification information for a second user, the identification information including an electronic message address for the second user;

automatically sending an electronic message to the second user using the electronic message address, the electronic message indicating that funds are ready for transfer to the second user ~~if the second user has accepted the transfer request~~ and requesting a response from the second user accepting or rejecting the transfer of funds;

processing ~~a~~the response received from the second user to determine whether the second user has accepted or rejected the transfer of funds, wherein the response includes a request by the second user to open an account;

sending an electronic message to the first user notifying the first user ~~if~~whether the second user has rejected the transfer of funds;

opening a second account for the second user;

receiving information identifying the second account for the second user;

automatically sending an electronic message to the first user with identification information for the second account associated with the second user; and

updating the values of the first user account and the second account associated with the second user to reflect that the amount of funds was transferred from the first user to the second user ~~if~~when the response received from the second user indicates acceptance.

24. (Previously Presented) The system of claim 23, wherein the electronic message address is an e mail address, and wherein the electronic message is an e-mail message.

25. (Previously Presented) The system of claim 23, wherein the electronic message address includes a user ID associated with the second user, and wherein the step of automatically sending an electronic message includes initiating an instant message session with the second user based on the user ID.

26. (Canceled)

27. (Canceled)

28. (Currently Amended) In a computer network, a computer system communicably coupled to a database of user accounts, the user accounts including values representing funds maintained by a financial institution on behalf of the users, the computer system executing code for updating the values in the user accounts, the code including instructions for:

processing a transfer request received by the computer system from a first user over the network, the transfer request including an amount of funds for transfer from a first user account associated with the first user and identification information for a second user, the identification information including an electronic message address for the second user, wherein the transfer request further includes a request for identity confirmation comprising a query to be answered by the second user;

automatically sending an electronic message to the second user using the electronic message address, the electronic message indicating that funds are ready for transfer to the second user and requesting an answer to the query for the identity confirmation;

processing a first response received from the second user to determine whether the second user has accepted or rejected the transfer of funds, wherein the first response from the second user includes the identity confirmation information comprising the answer responsive to the query;

automatically sending the identity confirmation~~information~~ including the answer to the first user;

processing a second response received from the first user indicating acceptance or rejection of the ~~identity information for~~ identity confirmation based on the answer from the

second user; and updating the values of the first user account and a second user account associated with the second user to reflect that the amount of funds was transferred from the first user to the second user ~~ifwhen~~ the first response indicates acceptance and ~~ifwhen~~ the second response indicates acceptance of the identity confirmation~~based on the answer being correct,~~ further wherein ~~ifwhen~~ the identity confirmation is not accepted~~answer is not correct,~~ the second response indicates the first user rejects the identity confirmation and rejects the transfer.

29. (Original) The computer system of claim 28, wherein the request for identity confirmation includes a query, and wherein the identity information from the second user includes an answer to the query.

30. (Withdrawn) In a computer network, a computer system communicably coupled to a database of user accounts, the user accounts including values representing funds maintained by a financial institution on behalf of the users, the computer system executing code for updating the values in the user accounts, the code including instructions for:

processing a payment request received from a first user over the network, the payment request including an amount of funds for transfer to a first user account associated with the first user and identification information for a second user, the identification information including an electronic message address for the second user;

automatically sending an electronic message to the second user using the electronic message address, the electronic message including the amount of funds to be transferred to the first user;

processing a payment response received from the second to determine whether the second user has accepted or rejected the payment request, wherein if the payment response from the second user indicates acceptance of the payment request, the payment response further includes a request for identity confirmation;

sending a second electronic message to the first user indicating whether the payment response from the recipient indicates acceptance or rejection of the payment request; and if the payment response indicates acceptance:

processing a transfer request received from the first user to determine a user account identified by the first user, wherein the transfer request from the first user includes identity information responsive to the request for identity confirmation;

automatically sending the identity information to the second user; and
processing a second response received from the second user to determine whether the identity information was accepted or rejected; and
updating the values of the identified account and a second user account associated with the second user to reflect that the amount of funds was transferred from the second user to the first user if the identity information was accepted.

31. (Withdrawn) The system of claim 30, wherein the electronic message address is an e mail address, and wherein the electronic message is an e mail message.

32. (Withdrawn) The system of claim 30, wherein the electronic message address includes a user 1D associated with the second user, and wherein the step of automatically sending an electronic message includes initiating an instant message session with the second user based on the user 1D.

33. (Canceled)

34. (Withdrawn) In a computer network, a computer system communicably coupled to a database of user accounts, the user accounts including values representing funds maintained by a financial institution on behalf of the users, the computer system executing code for updating the values in the user accounts, the code including instructions for:

processing a payment request received from a first user over the network, the payment request including an amount of funds for transfer to a first user account associated with the first user and identification information for a second user, the identification information including an electronic message address for the second user;

automatically sending an electronic message to the second user using the electronic message address, the electronic message including the amount of funds to be transferred to the first user;

processing a payment response received from the second user to determine whether the second user has accepted or rejected the payment request, wherein the payment response includes a request by the second user to open an account;

opening the second account for the second user; and

sending a second electronic message to the first user indicating whether the payment response from the recipient indicates acceptance or rejection of the payment request; and if the payment response indicates acceptance: processing a transfer request received from the first user to determine a user account identified by the first user.

35. (Withdrawn) The computer system of claim 30, wherein the payment response from the second user includes information identifying the second account.

36. (Currently Amended) A computer implemented method of transferring funds between user accounts in a computer network including a plurality of affiliate banks, wherein the affiliate banks conduct fund transfer settlements, the method comprising the steps of

receiving a transfer request to transfer funds from a first online account associated with a first user to a second online account associated with a second user, wherein the transfer request includes a bank identifier that identifies a first of the plurality of affiliate banks; and

transferring funds from the first online account to the second online account after the second user has approved the transfer request and the first user receives and verifies identity information including identity confirmation with a query for ~~of~~ the second user, the identity ~~information~~ confirmation including an answer from the second user to ~~a~~ the query from the first user;

wherein the identified first affiliate bank conducts the fund transfer settlement for the transferred funds on behalf of the first user.

37. (Currently Amended) The method of claim 36, wherein the settlement includes one of ~~an ACA transaction,~~ a check card transaction ~~and/or~~ a credit card transaction.

38. (Original) The method of claim 36, wherein the transfer request includes an electronic message address for the second user, wherein the method further includes the step of automatically sending an electronic message to the second user using the electronic message address, wherein the electronic message indicates that funds are ready for transfer to the second user.

39. (Original) The method of claim 38, wherein the electronic message address is an e mail address, and wherein the electronic message is an e mail message.

40. (Original) The method of claim 38, wherein the electronic message address includes a user ID associated with the second user, and wherein the step of automatically sending an electronic message includes initiating an instant message session with the second user based on the user ID.

41. (Original) The method of claim 36, further including the step of receiving a second bank identifier from the second user, the second bank identifier identifying one of the affiliate banks for conducting fund transfer settlement on behalf of the second user.

42. (Original) The method of claim 41, wherein the first and second bank identifiers indicate the same affiliate bank.

43 - 47. (Canceled)

48. (Previously Presented) The method of claim 36, wherein the transfer request includes a request from the first user to pay funds to the second user.

49. (Withdrawn) The method of claim 36, wherein the transfer request includes a payment request from the second user requesting payment by the first user.